

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carl R. Peters
Debtor

Case No. 20-00066-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Jun 25, 2025

User: AutoDocke
Form ID: fnldecnd

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:

Recip ID	Recipient Name and Address
db	+ Carl R. Peters, 291 Lower Coleville Road, Bellefonte, PA 16823-8728
5443151	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5294738	+ Phelan, Hallinan, Diamond & Jones, LP, Attn: Bankruptcy Dept., 1617 JFK Blvd., #1400, Philadelphia, PA 19103-1814

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2025 18:56:18	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 25 2025 18:56:22	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, RALEIGH, NC 27605-1000
5294729	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2025 18:56:19	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
5299578	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2025 18:56:33	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5294730	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 25 2025 18:53:00	Comenity Blue Nile, P.O. Box 659622, San Antonio, TX 78265
5294731	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 25 2025 18:53:00	Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, Ohio 43218-3043
5294732	+ Email/Text: BKPT@cfna.com	Jun 25 2025 18:53:00	Credit First, N.A., P.O. Box 81344, Cleveland, OH 44188-0001
5294733	+ Email/Text: bankruptcy@sequium.com	Jun 25 2025 18:53:00	Directv, c/o Sequium Asset Solutions, 1130 Northchase Pkwy., #150, Marietta, GA 30067-6429
5302747	Email/Text: G06041@att.com	Jun 25 2025 18:53:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5294734	+ Email/Text: mrdiscen@discover.com	Jun 25 2025 18:53:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
5291211	Email/Text: mrdiscen@discover.com	Jun 25 2025 18:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5301130	Email/Text: Bankruptcy@Freedommortgage.com	Jun 25 2025 18:53:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5294735	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 25 2025 18:53:00	Freedom Mortgage, P.O. Box 6656, Chicago, IL 60680-6656
5443152	Email/Text: Bankruptcy@Freedommortgage.com	Jun 25 2025 18:53:00	Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939

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5294736	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 25 2025 18:56:17	Lowe's Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
5291587	Email/PDF: cbp@omf.com	Jun 25 2025 18:56:18	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5294737	+ Email/PDF: cbp@omf.com	Jun 25 2025 18:56:31	OneMain, P.O. Box 740594, Cincinnati, OH 45274-0594
5311225	Email/Text: bnc-quantum@quantum3group.com	Jun 25 2025 18:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5289767	^ MEBN	Jun 25 2025 18:49:53	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5294739	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 25 2025 18:56:31	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, Florida 32896-5060
5314298	+ Email/Text: bncmail@w-legal.com	Jun 25 2025 18:53:00	TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
5294740	+ Email/Text: bncmail@w-legal.com	Jun 25 2025 18:53:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
5294741	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 25 2025 18:56:33	Wells Fargo Auto, P.O. Box 17900, Denver, CO 80217-0900
5293094	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 25 2025 19:08:45	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	

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	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Jeffrey Stover	on behalf of Debtor 1 Carl R. Peters jstover@nittanylaw.com
Jerome B Blank	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Carl R. Peters,

Chapter 13

Debtor 1

Case No. 4:20-bk-00066-MJC

Social Security No.:

xxx-xx-2503

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Carl R. Peters** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: June 25, 2025

fnldec (01/22)